

label --31--.

FIG. 4, replace the label "40" with label --46--.

In the Description

Please replace the paragraph at page 11,
lines 8-18 with the following amended paragraph*:

B1
The systems and methods of the present invention may be implemented using any suitable communication network. One embodiment of such a communication network 46 is shown in FIG. 4. As illustrated, transfer system 2 may be implemented as a web site that is hosted on an Internet web page server 41, which may be any suitable server. A provider system 45, a first consumer computer 42, and a second consumer computer 44 may be connected to Internet web page server 41, or any other suitable server, through any suitable Internet connections 43.

Please replace the paragraph at page 12,
lines 1-8 with the following amended paragraph**:

B2
Any suitable Internet connections 43 may be used in communication network 46 in accordance with the present invention. For example, Internet connections 43 may be comprised in whole or in part of the Internet, an intranet, a public data network, a private data network, a wireless network, a cable network, any other suitable data network or combination of networks, dial-up connections, etc.

* The amendment of this paragraph is made to the immediate previous version of the replacement paragraph filed in a Preliminary Amendment on May 22, 2002.

** The amendment of this paragraph is made to the originally-filed specification.